

UNITED STATES BANKRUPTCY COURT

DISTRICT OF RHODE ISLAND

In re: ISAIAS TERRERO
ACELIA TERRERO
Debtor(s)

Case No.: 07-10230

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John Boyajian, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2007.
- 2) The plan was confirmed on 08/29/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/09/2012.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 420,957.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$167,059.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS: \$167,059.00**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$1,000.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$14,139.70
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,139.70

Attorney fees paid and disclosed by debtor: \$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AAA FINANCIAL SERVICES	Unsecured	13,509.00	NA	NA	.00	.00
ADVANTA BANK CORP	Unsecured	26,341.00	26,341.05	26,341.05	4,074.62	.00
AMERICAN EXPRESS	Unsecured	NA	3,128.87	3,128.87	500.62	.00
AMERICA'S SERVICING CO	Secured	359,000.00	21,685.27	8,461.27	8,461.27	.00
BANK OF AMERICA	Unsecured	NA	9,743.79	9,743.79	4,529.51	.00
BANK OF AMERICA, N.A.	Unsecured	9,743.79	NA	NA	.00	.00
CAPITAL ONE	Unsecured	4,106.00	NA	NA	.00	.00
CHASE AUTO FINANCE	Secured	NA	68,126.98	.00	.00	.00
CHASE BANK	Unsecured	11,539.00	11,539.03	11,539.03	1,728.56	.00
CITIBANK	Unsecured	3,267.00	NA	NA	.00	.00
CITICARD	Unsecured	4,643.00	NA	NA	.00	.00
EAST BAY FUNDING LLC	Unsecured	NA	8,129.42	8,129.42	1,300.71	.00

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ECAST SETTLEMENT CORP.	Unsecured	29,573.00	34,492.07	34,492.07	5,518.73	.00
ECAST SETTLEMENT CORP.	Unsecured	5,103.00	3,696.83	3,696.83	591.49	.00
ECAST SETTLEMENT CORP.	Unsecured	9,200.00	9,200.00	9,200.00	1,472.00	.00
ECAST SETTLEMENT CORP.	Unsecured	10,815.00	12,743.84	12,743.84	2,039.01	.00
ECAST SETTLEMENT CORP.	Unsecured	NA	2,094.50	2,094.50	335.12	.00
LVNV FUNDING LLC	Unsecured	NA	2,309.18	2,309.18	369.47	.00
NISSAN-INFINITI LT	Unsecured	16,000.00	16,324.84	16,324.84	2,611.97	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	5,970.00	6,180.48	6,180.48	988.88	.00
PROVIDENCE ECONOMIC DEVELOP	Secured	NA	30,000.00	30,000.00	30,000.00	.00
PROVIDENCE ECONOMIC DEVELOP	Unsecured	NA	299,484.90	299,484.90	47,044.80	.00
SEARS	Unsecured	13,160.00	NA	NA	.00	.00
WELLS FARGO BANK	Secured	540,000.00	40,309.64	40,309.64	40,309.64	.00
WELLS FARGO FINANCIAL	Unsecured	268.00	268.15	268.15	42.90	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	48,770.91	48,770.91	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	30,000.00	30,000.00	.00
TOTAL SECURED:	78,770.91	78,770.91	.00
Priority Unsecured Payments:			
Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	445,676.95	73,148.39	.00

Disbursements:

Expenses of Administration:	\$15,139.70	
Disbursements to Creditors:	\$151,919.30	
TOTAL DISBURSEMENTS:		\$167,059.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/13/2012

By: /s/John Boyajian
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

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ACELIA TERRERO

Debtors

CHAPTER 13

ADDENDUM TO CHAPTER 13 STANDING TRUSTEE'S
FINAL REPORT AND ACCOUNT

To the Trustee's knowledge, there are no domestic support obligations due to be paid by the debtors.

/s/John Boyajian
John Boyajian, Trustee
Boyajian, Harrington & Richardson
182 Waterman Street
Providence, RI 02906
(401) 273-9600